

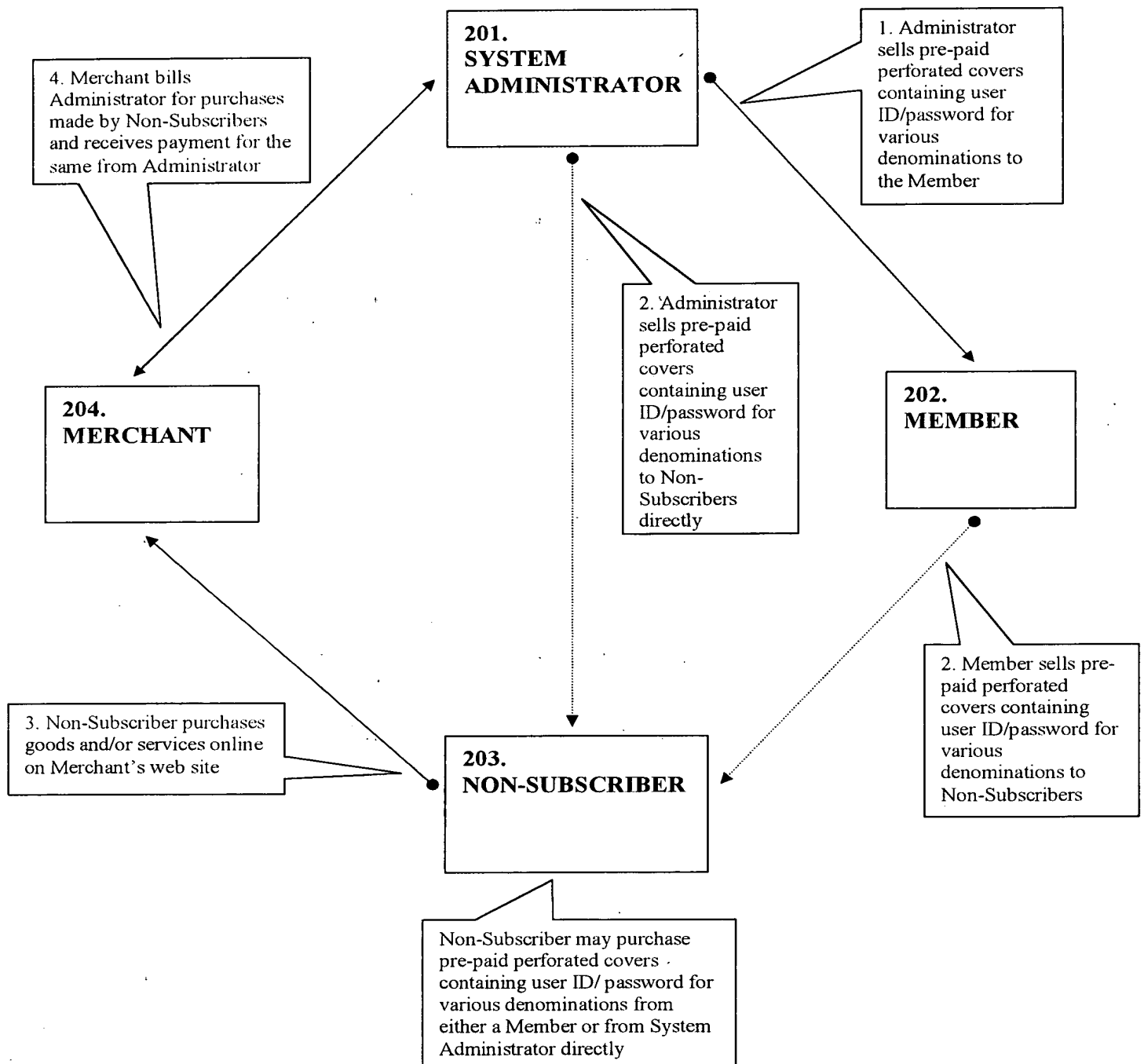
FIGURE 2- Non-Subscriber's Low Value Transaction Flow Chart

Figure-3 Subscriber's Large Value Transactions Authentication Flowchart

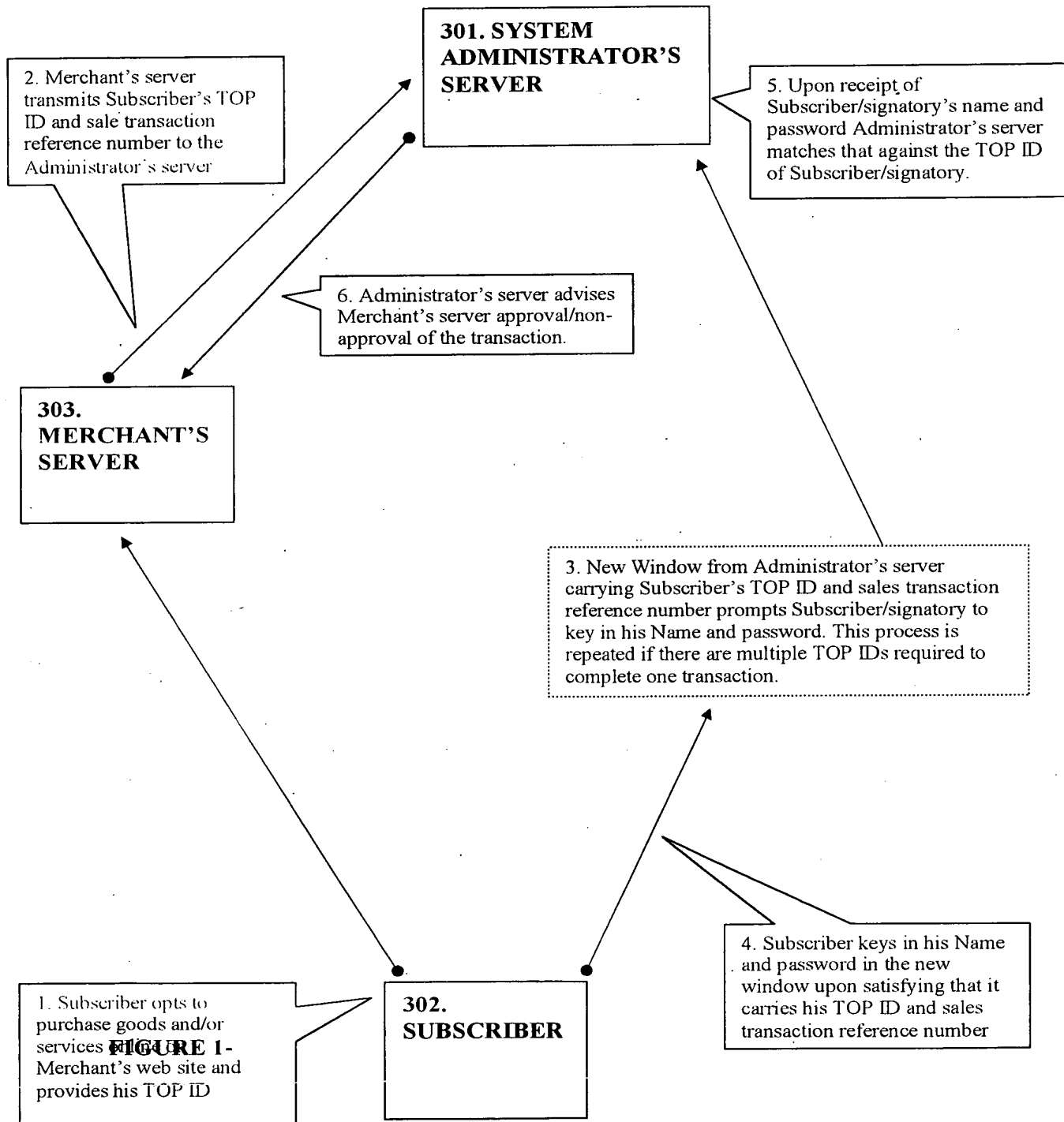


Figure-1 **Subscriber's Low Value Transactions**

